

We claim:

1. A multi-layered, liquid- retaining composite material comprising

a conductive layer having an inner surface and an outer surface, with one of said inner surface and said outer surface having a coating impervious to liquids while allowing free passage of gasses therethrough,

a filler layer having an inner surface and an outer surface, said inner surface of said filler layer being in contact with the outer surface of said conductive layer, said filler layer having super absorbent characteristics, and,

a retainer layer having an inner surface and an outer surface, the inner surface of said retainer layer contacting the outer layer of said filler layer.

2. A multi-layered, liquid-retaining composite as set forth in claim 1 wherein the outer surface of said retainer layer includes a layer resistive to projectiles.

3. A multi-layered, liquid-retaining composite as set forth in claim 1 wherein said conductive layer, said filler layer and said retainer layer are attached to one another by seams so that pockets are formed between said conductive layer and said retainer layer.

4. A multi-layered, liquid-retaining composite as set forth in claim 1 wherein said outer surface of said retainer layer includes a fire resistant coating.

5. A multi-layered, liquid-retaining composite as sot forth in claim 2 wherein said layer

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resistive to projectiles is removably attached to said outer surface of said retainer layer.

6. A multi-layered, liquid-retaining composite as set forth in claim 5 wherein said layer resistive to projectiles is attached to said outer surface of said retainer layer by hook-and loop material.

7. A multi-layered liquid retaining composite as set forth in claim 1 wherein said filler layer includes superabsorbing fibrous material.

8. A multi-layered, liquid-retaining composite as set forth in claim 6 wherein said protective layer is a rigid ballistic material configured to conform to the shape of the body of said person.

9. A multi-layered, liquid-retaining composite material as set forth in claim 1, wherein said conductive layer is a thermally conducting layer.

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